

<b>Information to identify the case:</b>		
Debtor 1	<b>Wesly Hollingsworth</b>	Social Security number or ITIN <b>xxx-xx-0510</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2 (Spouse, if filing)	<b>Heidi Hollingsworth</b>	Social Security number or ITIN <b>xxx-xx-8038</b>
	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court <b>District of Utah</b>		Date case filed for chapter 13: <b>4/27/22</b>
Case number: <b>22-21512 RKM</b>		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>). Case status information is available at no charge through "Simple Case Lookup" on the court's website ([www.utb.uscourts.gov](http://www.utb.uscourts.gov)) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Wesly Hollingsworth	Heidi Hollingsworth
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	750 South Depot Street, Unit 7 Clearfield, UT 84015	750 South Depot Street, Unit 7 Clearfield, UT 84015
<b>4. Debtor's attorney</b> Name and address	Brian D. Johnson 290 25th Street Suite 208 Ogden, UT 84401	Contact phone (801) 394-2336  Email: <a href="mailto:courtmail@bdiexpresslaw.com">courtmail@bdiexpresslaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Lon Jenkins tr 405 South Main Street Suite 600 Salt Lake City, UT 84111	Contact phone (801) 596-2884  Email: <a href="mailto:utahtrusteemail@ch13ut.org">utahtrusteemail@ch13ut.org</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101  Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday  Contact phone: (801) 524-6687  Website: <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a>

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date.  All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: <b>Jun. 9, 2022 at 09:00 AM</b>  Location: <b>Federal Building, 324 25th Street, Room 1407, Ogden, UT 84401 (See Attached Notice for Instructions)</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"><li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 8/8/22</b>     <b>Filing deadline: 7/6/22</b>  <b>Filing deadline: 10/24/22</b>
<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors		
<b>9. Filing of plan and confirmation hearing on docket</b>  <b>Objections to Confirmation</b>	The debtor has filed a plan. The hearing on confirmation will be held on: <b>7/21/22 at 10:00 AM</b> Location: <b>Dial: (636) 651-3182 Ten Min Before Hrg, Access Code: 9671833#, RKM Teleconference Line</b>	
<b>10. Creditors with a foreign address</b>	Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken.  If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

## **NOTICE – PLEASE READ**

**In an effort to contain the spread of COVID–19, effective immediately and until further notice, all Chapter 13 11 U.S.C. § 341 Meetings will be conducted remotely via ZOOM. Debtors, counsel, creditors, and parties in interest SHOULD NOT APPEAR IN PERSON. Additional information is available at [www.ch13ut.org](http://www.ch13ut.org).**

### **To Debtors**

In order for your § 341 Meeting to be conducted by Video Participation, you must do the following:

1. You and your attorney (if you have one) must fully complete the Zoom Videoconference Form ("Videoconference Form") found at [www.ch13ut.org](http://www.ch13ut.org). The Videoconference Form should be uploaded via secure ShareFile to the Trustee's office no later than 7 days before your scheduled § 341 Meeting. In the case of joint debtors, each debtor must sign the Videoconference Form. In addition, you must attach to your returned Videoconference Form a copy of the documents stated in the Videoconference Form that you and your attorney used to verify your identification and social security number.
2. As part of your Video Participation, you or your attorney (if you have one) will be responsible for providing adequate hardware and software necessary to establish and maintain an approved connection for the § 341 Meeting. The device you use must have a camera and a microphone. You must also provide any information, including a current email address, requested by the Trustee necessary to establish and maintain the Zoom connection. Approximately 2 days before your scheduled § 341 Meeting, the Trustee's Office will send you and your attorney a link to your Zoom § 341 Meeting which you should use to join your § 341 Meeting at the scheduled time. Also, when your § 341 Meeting is conducted, you must be in a location which is free from excessive noise or disruption which would impede or interrupt your meeting of creditors or would prevent the creation of a record of the meeting. If any of these requirements are not satisfied, the Trustee or his representative may continue the meeting to a mutually convenient time for parties in attendance.
3. You must bring to the § 341 Meetings the documents used to verify your identification and social security number on the Videoconferencing Form. You may be asked to display them for the camera.

If you have any questions or concerns about appearing via videoconference, please contact your attorney (if you have one). Otherwise, please contact the Trustee's Office by using the Contact Form located at [www.ch13ut.org](http://www.ch13ut.org) or via email at [utahtrusteeemail@ch13ut.org](mailto:utahtrusteeemail@ch13ut.org).

### **To Creditors**

**If you are a creditor and would like to appear at the § 341 Meeting, please contact the Trustee's Office by using the Contact Form located at [www.ch13ut.org](http://www.ch13ut.org) or via email at [utahtrusteeemail@ch13ut.org](mailto:utahtrusteeemail@ch13ut.org).**

In re:  
Wesly Hollingsworth  
Heidi Hollingsworth  
Debtors

Case No. 22-21512-RKM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 1088-2  
Date Rcvd: May 11, 2022

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Wesly Hollingsworth, Heidi Hollingsworth, 750 South Depot Street, Unit 7, Clearfield, UT 84015-2789
12018746	+ Alliance Property Management, 4655 S. 1900 W. Ste #6, Roy, UT 84067-2773
12018747	+ Arrowhead Advance, 650 N Naamans Rd. Suite 315, Claymont, DE 19703-2300
12018753	+ Check City, 2120 South State, Salt Lake City, UT 84115-2722
12018755	+ Community Choice Financial, 84 E. 2400 N., North Logan, UT 84341-2902
12018756	+ Covington Capital Corp, 954 E 7145 S, Midvale, UT 84047-1765
12018759	+ Desert Rock Capital, 981 East 3300 South, Salt Lake City, UT 84106-2167
12018766	+ GreenLight Auto Solutions, Attn: Bankruptcy, 870 E 9400 S Ste 105, Sandy, UT 84094-3683
12018771	+ Lu 354 Ibw Federal Cr, 3405 West 1987 South, Salt Lake City, UT 84104-4942
12018772	+ Makenna Holingsworth, 1050 N. Edgewood Ln., Eagle, ID 83616-5322
12018773	+ Minute Loan Center, 2592 South 5600 West Suite 104, West Valley City, UT 84120-1274
12018780	+ Office of Recovery Services, Attn: Bankruptcy, 195 North 1950 West, Salt Lake City, UT 84116-3100
12018781	Office of Recovery Services, 120 North 200 West, Salt Lake City, UT 84145
12018782	+ Olympus Landing, 2225 East Murray-Holladay Rd. #114, Holladay, UT 84117-5345
12018783	+ Prime Acceptance Corp, Attn: Bankruptcy, Po Box 768, Sandy, UT 84091-0768
12018785	+ Quail Cove Apartments, 2090 North Hillfield Rd, Layton, UT 84041-4718
12018788	Spot Loan, 914 Chief Little Shell St., Belcourt, ND 58316
12018763	++ THE EQUITABLE FINANCE COMPANY, 3226 WASHINGTON BLVD, OGDEN UT 84401-3913 address filed with court:, Equitable Finance Co, 7050 Sw Nyberg St, Tualatin, OR 97062
12018789	+ Tanner Clinic, 2121 N. 1700 W., Layton, UT 84041-1185
12018762	+ The Equitable Finance Co, Finco Holding Company LLC, 3226 Washington Blvd, Ogden, UT 84401-3913
12018790	+ Title Max, 2369 N 400 E, Ogden, UT 84414-7232
12018795	Utah Emergency Physicians, PO Box 734656, Salt Lake City, UT 84157
12018796	+ Utah Higher Education Assistance Authori, Att: Bankruptcy, Po Box 145110, Salt Lake City, UT 84114-5110
12018797	Utah Higher Education Assistance Authori, Po Box 510407, Salt Lake City, UT 84151
12018799	+ Utah Title Loan, 710 South State Street, Clearfield, UT 84015-1811

TOTAL: 25

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: courtmail@bdjexpresslaw.com	May 11 2022 23:36:00	Brian D. Johnson, 290 25th Street, Suite 208, Ogden, UT 84401
tr	+ Email/Text: bnc@ch13ut.org	May 11 2022 23:37:00	Lon Jenkins tr, 405 South Main Street, Suite 600, Salt Lake City, UT 84111-3408
12018745	+ Email/Text: Support@adastrarecoveryservicesinc.com	May 11 2022 23:37:00	Ad Astra Recovery, 7330 W 33rd Street North, Wichita, KS 67205-9369
12018744	+ Email/Text: Support@adastrarecoveryservicesinc.com	May 11 2022 23:37:00	Ad Astra Recovery, 7330 West 33rd Street North, Suite 118, Wichita, KS 67205-9370
12018748	+ Email/Text: bankruptcy@axcess-financial.com	May 11 2022 23:36:00	Axcess Financial, 7755 Montgomery Road, Suite 400, Cincinnati, OH 45236-4197
12018749	+ Email/Text: bankruptcy@axcess-financial.com		

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		May 11 2022 23:36:00	Axcess Financial, 7755 Montgomery Rd, Cincinnati, OH 45236-4291
12018751	+ EDI: CAPITALONE.COM		
		May 12 2022 03:28:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
12018750	+ EDI: CAPITALONE.COM		
		May 12 2022 03:28:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
12018752	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com		
		May 11 2022 23:36:00	Cashnet USA, 175 West Jackson, Ste 1000, Chicago, IL 60604-2863
12018754	+ Email/Text: bkinfo@ccfi.com		
		May 11 2022 23:37:00	Community Choice Financial, Attn: Bankruptcy, 5165 Emerald Parkway, Suite 100, Dublin, OH 43017-1095
12018757	+ EDI: CCS.COM		
		May 12 2022 03:28:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
12018758	+ EDI: CCS.COM		
		May 12 2022 03:28:00	Credit Collection Services, Po Box 607, Norwood, MA 02062-0607
12018761	+ EDI: DISCOVER.COM		
		May 12 2022 03:28:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
12018760	+ EDI: DISCOVER.COM		
		May 12 2022 03:28:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
12018765	+ Email/Text: bankruptcy@expressrecovery.com		
		May 11 2022 23:37:00	Express Recovery Services, Inc., Po Box 26415, Salt Lake City, UT 84126-0415
12018764	+ Email/Text: bankruptcy@expressrecovery.com		
		May 11 2022 23:37:00	Express Recovery Services, Inc., Attn: Bankruptcy, 2790 Decker Lake Dr, West Valley City, UT 84119-2057
12018767	+ Email/Text: HWIBankruptcy@hunterwarfield.com		
		May 11 2022 23:37:00	Hunter Warfield, Attention: Bankruptcy, 4620 Woodland Corporate Blvd, Tampa, FL 33614-2415
12018768	+ EDI: IIC9.COM		
		May 12 2022 03:28:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
12018769	EDI: IRS.COM		
		May 12 2022 03:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
12018770	+ Email/Text: bankruptcy@ldf-holdings.com		
		May 11 2022 23:37:00	Loan at Last, PO Box 1193, Lac Du Flambeau, WI 54538-1193
12018774	+ Email/Text: m4u@mny4you.com		
		May 11 2022 23:37:00	Money 4 You, 2056 Hillfield Rd #2, Layton, UT 84041-4741
12018775	+ Email/Text: bankruptcy@moneykey.com		
		May 11 2022 23:37:00	Money Key, 3422 Old Capitol Trail, Ste 1613, Wilmington, DE 19808-6124
12018776	+ Email/Text: clarson@macu.com		
		May 11 2022 23:37:00	Mountain America Credit Union, Attn: Bankruptcy, P.O. Box 2331, Sandy, UT 84091-2331
12018777	+ Email/Text: clarson@macu.com		
		May 11 2022 23:37:00	Mountain America Credit Union, 660 S 200 East, Salt Lake City, UT 84111-3835
12018778	+ Email/Text: bkclerk@north-american-recovery.com		
		May 11 2022 23:37:00	North American Recovery, Attn: Bankruptcy, Po Box 271014, Salt Lake City, UT 84127-1014
12018779	+ Email/Text: bkclerk@north-american-recovery.com		
		May 11 2022 23:37:00	North American Recovery, 1600 West 2200 South, West Valley City, UT 84119-7240
12018784	+ Email/Text: bknotice@primeautoloan.com		
		May 11 2022 23:37:00	Prime Acceptance Corp, 7927 S. High Point Pkwy, Sandy, UT 84094-5579
12018786	Email/Text: rcwilley.bankruptcy@rcwilley.com		
		May 11 2022 23:36:00	RC Willey Home Furnishings, Attn: Bankruptcy, 2301 South 300 West, Salt Lake City, UT 84115
12018787	+ Email/Text: bankruptcy@speedyinc.com		
		May 11 2022 23:37:00	Speedy Cash, PO Box 780408, Wichita, KS 67278-0408

District/off: 1088-2

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12018791	Email/Text: collections@transformcredit.com	May 11 2022 23:36:00	Transform Credit Inc, Attn: Bankruptcy, 332 S Michigan Ave, 9th Floor, Chicago, IL 60604
12018792	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	May 11 2022 23:37:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
12018793	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	May 11 2022 23:37:00	USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121
12018794	Email/Text: utahep@xmission.com	May 11 2022 23:36:00	Utah Emergency Physicians, 5171 Cottonwood St. #740, Murray, UT 84107
12018798	+ EDI: UTAHTAXCOMM.COM	May 12 2022 03:28:00	Utah State Tax Commission, Bankruptcy Unit, 210 North 1950 West, Salt Lake City, UT 84134-9000
12018800	+ Email/PDF: bk@worldacceptance.com	May 11 2022 23:42:50	World Finance Corporat, Po Box 6429, Greenville, SC 29606-6429

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2022 at the address(es) listed below:

Name	Email Address
Brian D. Johnson	on behalf of Joint Debtor Heidi Hollingsworth courtmail@bdjexpresslaw.com jstockdale@gmail.com
Brian D. Johnson	on behalf of Debtor Wesly Hollingsworth courtmail@bdjexpresslaw.com jstockdale@gmail.com
Lon Jenkins tr	ecfmail@ch13ut.org lneebling@ch13ut.org
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4